

Certificate Number: 15111-PAE-DE-033136606

Bankruptcy Case Number: 14-17290



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 21, 2019, at 7:34 o'clock AM EDT, Valerie Smith completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 21, 2019 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education